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	DDD Daga 2 of	0.41 * * *		LJ Single	h Care Bus Asset Re	al Ecto	te as defined in	Chapte	r7 🗀		
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U Other (If del	btor is not one o	of the above a	ntitiont 1	Stockb	roker				12	Iviain Proceedir	10
uns box and	state type of er	ntity below.)	иниез, спеск	Comm	odity Brok 1g Bank	ker		Chapter	13	Chapter 15 Peti Recognition of	a Enraine
	Chapter 15 I	Debtors		Other						Nonmain Proce	eding
Country of debtor'	s center of main	n interests:		T	ax-Exem	pt Enti	ity			<del></del>	
1				'	ck box, if				Nature of (Check on		
Each country in wh against debtor is per	ich a foreign pi ndino:	roceeding by,	regarding, or	Debtor i	s a tax-exe	empt o	rganization	Debts are p	rimarily consumed in 11 U.S.C.	<del>i</del>	are
	<b>.</b>			Code (th	le 26 of the Internal	e Unite Reven	ed States ue Code).	g ror(8) as	"Incorred by an	primar:	ilv
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☐ Full Filing Fee	រ អ <u>ា</u> ពន្ធ	g Fee (Check	one box.)		T			nousehold p	urpose."		
1						Check	k one box:	Chapter	11 Debtors	<del></del>	
Filing Fee to be	e paid in install	ments (applie	ahle to indical	als only). Must	1		Debtor is a small	business debtor	as de Sped in 11	U.S.C. § 101(511	,,
unable to pay for	ion for the cour	rt's considerat	ion certifying t	nals only). Must hat the debtor is	attach	~_ ·	s cotor is not a sr	nall busines	or defined in	11 U.S.C. § 101(51)	)). (51D),
9			ii violotoj. Se	e Official E.	~	Check	i <b>f:</b> Debtor's aggregat	10 <sub>A</sub>	THEOLES	U.S.C. § 101(511 11 U.S.C. § 1010 (excluding tebts amil subject to ad,	
Filing Fee waiv attach signed ap	er requested (application for the	pplicable to cl	hapter 7 individ	luals only). Mus	1	ir	nsiders or affiliat	es) are less than s	liquida en debis	(excluding debts	owed to
		e court's cons	sideration. See	Official Form 3	В	o. 	n 4/01/16 and ev	Pythree years th	erkajier),	and subject to ad	iustment
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						of	creditors, in acc	ordance with 11	SO & Frank	om one or more	classes
☐ Debtor estin ☐ Debtor estin	nates that funds	s will be avail	able for distribi	ution to unsecure	بالدرسم أمد					THIS SPACE	SFOR
distribution	to unsecured co	any exempt preditors.	property is excl	ided and admini	strative ex	'S. Oenses	s paid, there will	1	٠,٢	COUNT USE O	DNLY
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timated Liabilities		million	million	million	to \$100 million		to \$500	5500,000,001 to \$1 billion	More than \$1 billion		
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to \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001	\$1,000,001	\$10,000,001	\$50,000	00.					
		to \$1 million	to \$10 million	to \$50	\$50,000, to \$100		\$100,000,001 to \$500	\$500,000,001	More than		
	<del></del>			million	million		million	to \$1 billion	\$1 billion		

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B1 (Official Form 1) (04/13) Voluntary Petition (This page must be completed and filed in every case.) Name of Debtor(s): Page 2 All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Where Filed: Case Number: Location Date Filed: Where Filed: Case Number: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Date Filed: Name of Debtor: Case Number: District: Date Filed: Relationship: Judge: Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) Exhibit B (To be completed if debtor is an individual of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition. Information Regarding the Debtor - Venue Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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Document Document	Page 3 of 53
Voluntary Petition (This page must be completed and filed in every case.)	Name of Debtor(s):
Signature(s) of Debtor(s) (Individual/Joint)	Signatures
I declare under penalty of perjury that the information provided in this petition is and correct.  [If petitioner is an individual whose debts are primarily consumer debts and chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11 or 13 of title 11. United States Code, understand the consumer chapter 7, 11	and correct, that I am the foreign representative of a debtard in this petition is to
chapter, and choose to proceed under chapter.	, 12 such (Check only one box.)
[If no attorney represents me and no bankruptcy petition preparer signs the petition have obtained and read the notice required by 11 U.S.C. § 342(b).	Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Co specified in this petition.  X Structure of Debugs	order granting recognition of the foreign main proceeding is attached.
Signature of Joint Debtor	X (Signature of Foreign Representative)
(473) 55 6-1964 Telephone Number (if not represented by attorney)	(Printed Name of Foreign Representative)
Date	Date
Signature of Attorney*	Signature of Non-Attorney Roal
X Signature Co.	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer at defined in 11 U.S.C. § 110: (2) I prepared this decouples.
Printed Name of Attorney for Debtor(s)	provided the debtor with a copy of this decument for compensation and have
Firm Name	required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. (a) if rules or
ruti iyame	guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by hapkrupton artistics.
	notice of the maximum amount before preparers, I have given the debtor
	or accepting any fee from the debtor, as required in that section. Official Form 19 is
Address	attached. Official Form 19 is
Telephone Number	
W	Printed Name and title, if any, of Bankruptcy Petition Preparer
Date	way, or summupicy retition Preparer
n a casa in which is 2000 years.	Social Sc., N
in a case in which § 707(b)(4)(D) applies, this signature also constitutes a rtification that the attorney has no knowledge after an inquiry that the information the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by II U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	4
eclare under penalty of perjury that the information provided in this petition is true d correct, and that I have been authorized to file this petition on behalf of the btor.	Address
e debtor requests the relief in accordance with the chapter of title 11, United States de, specified in this petition.	X Signature
Signature of Authorized Individual	Date
Printed Name of Authorized Individual	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is a security partner.
Title of Authorized Individual	partner whose Social-Security number is provided above.
Date	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156,

B 1D (Official Form 1, Exhibit D) (12/09)

# UNITED STATES BANKRUPTCY COURT

In re JEnnifer Marthews	Case No(if know	/n)
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# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 1 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the no later than 14 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/09) - Cont.

Page 2

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

8 ving.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);  Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the briefing in person, by telephone, or threather.
☐ Active military duty in a military combat zone. ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor

Date:

Reset

Save As

Print

B 1D (Official Form 1, Exhibit D) (12/09)

## UNITED STATES BANKRUPTCY COURT

In re LORRAINE MATTHEWS Sennifer J. Matthews 7
Debtor (if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

B ID (Official Form I, Exh. D) (12/09) - Cont.

Page 2

was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

g wastering briefing.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor

Date:

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B 6 Summary (Official Form 6 - Summary) (12/14)

# UNITED STATES BANKRUPTCY COURT

District of	
In re Lorraine Matthews/Sennifer S Matthews	Case No

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	Y LA DIV YOUR	
A - Real Property	NO		\$	LIABILITIES	OTHER
B - Personal Property	TVO		\$		
C - Property Claimed as Exempt	NO				
D - Creditors Holding Secured Claims	NO			\$	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	NO			\$	
F - Creditors Holding Unsecured Nonpriority Claims	NO			\$	
G - Executory Contracts and Unexpired Leases	100				
l - Codebtors	100				
Current Income of Individual Debtor(s)	100				\$
Current Expenditures of Individual Debtors(s)	NO				\$
то	TAL			n.	

B 6 Summary (Official Form 6 - Summary) (12/14)

# UNITED STATES BANKRUPTCY COURT

Lorence of	District of
Inre Jennifer thatthews	
Debtor PAGHINEWS	Case No.
STATISTICAL SUPPLIES	Chapter

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	(s n)
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 18,76
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<sup>5</sup> O
Student Loan Obligations (from Schedule F)	\$ 3,000
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 1)
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	s ()
TOTAL	s 2) 7/2E

#### State the following:

Tonowing.	
Average Income (from Schedule I, Line 12)	$\lceil s                                   $
Average Expenses (from Schedule J, Line 22)	1 0
Current Monthly Income (from Form 22A-1 Line 11; <b>OR</b> , Form 22B Line 14; <b>OR</b> , Form 22C-1 Line 14)	\$ 0

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$ .
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$
4. Total from Schedule F	ф.
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$

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In re Levaine Matheus,

Debtor

Case No.	
	(If known)
	(II KNOWN)

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM

(Report also on Summary of Schedules

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B 6B (Official Form 6B) (12/07)  Legraine M  In re TENNIFER	~(iii ~	Document	Page 11 of 53	
Corrains M	attheu	5		
Inre Jenniter	s. / Ma	HHEWS,	Case No.	

Trultheus,	Case No.
	(If known)

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand.				
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	$N_{Q_1}$			
Security deposits with public utilities, telephone companies, landlords, and others.	NE			
Household goods and furnishings, including audio, video, and computer equipment.	None			
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6. Wearing apparel.	None		Distriction	
7. Furs and jewelry.				
8. Firearms and sports, photographic, and other hobby equipment.	Vous			
<ol> <li>Interests in insurance policies.</li> <li>Name insurance company of each policy and itemize surrender or refund value of each.</li> </ol>				
10. Annuities. Itemize and name each issuer.	Whe			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars, (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)				

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Case No.	
	(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	MA			
13. Stock and interests in incorporated and unincorporated businesses. Itemize,	NA			
14. Interests in partnerships or joint ventures. Itemize.	MINI			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	NA			
16. Accounts receivable,	In la			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	MA			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A — Real Property.	M			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	N			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	NA			

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In re Debtor Docume

Case No.	
	(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.				
23. Licenses, franchises, and other general intangibles. Give particulars.	None			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.				
25. Automobiles, trucks, trailers, and other vehicles and accessories.	Vine			
26. Boats, motors, and accessories.				
27. Aircraft and accessories,	None		(10000000	
28. Office equipment, furnishings, and supplies.				
29. Machinery, fixtures, equipment, and supplies used in business.	None			
30. Inventory.				
31. Animals.	None			
2. Crops - growing or harvested. Give particulars.			ļ	
3. Farming equipment and implements.	Sone			
4. Farm supplies, chemicals, and feed.		The state of the s		
5. Other personal property of any kind ot already listed. Itemize.	Me			
		continuation sheets attached Total>	4	

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (0	Official Form 6C) (04/13)		Document	Page 14 of 53	
In re	berrame 1	X8##	ews news,	Case No.	жана

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)  ☐ 11 U.S.C. § 522(b)(2)	☐ Check if debtor claims a homestead exemption that exceeds \$155,675.*
11 USC 8 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
	A		

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B 6D (Official Form 6D) (12/07)	1 Lille	c /.		
In re Corrain &	Mathew	1. Confor	Carry MY	
	Debtor /	INQ Whouse	Case No.	//Cl
				(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife,

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	1		reditors holding secured c	7	T	T		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	PORTION II
ACCOUNT NO.	_						······································	
PEOPLE'S								
GAS			NAT ME					
ACCOUNT NO. 3/200 2011	+7 2	000	VALUE \$					
CCOUNT NO. 36808 2013 SKO Brenner American, INC reditor: Chair Gy		KZ600	119.80	L				
reditor: Chair Gy			VALUE \$					
CCOUNT NO.	ال ا							
			VALUE \$		***************************************			
continuation sheets attached			Subtotal ► (Total of this page)				\$	\$
			Total ► (Use only on last page)			-	\$	\$
			. 2 /				(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Relate

Data.)

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B6E (O1	ficial Form 6E) (04/13) – Cont.	
,ln re		Core No
	Debtor	Case No(if known)
	tain farmers and fishermen	
Claims	s of certain farmers and fishermen, up to \$6,150*	per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
□ Dep	osits by individuals	
Claims that were	of individuals up to \$2,775* for deposits for the not delivered or provided. 11 U.S.C. § 507(a)(7	purchase, lease, or rental of property or services for personal, family, or household use, 7).
☐ Taxe	s and Certain Other Debts Owed to Governmo	ental Units
		rate, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	nitments to Maintain the Capital of an Insured	
Claims	based on commitments to the FING PTO TO	tor of the Office of Thrift Supervision, Comptroller of the Currency, or Board of essors or successors, to maintain the capital of an insured depository institution. 11 U.S.C.
☐ Claim	s for Death or Personal Injury While Debtor V	Was Intoxicated
Claims f drug, or ar	or death or personal injury resulting from the open oother substance. 11 U.S.C. § 507(a)(10).	eration of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a
* Amounts adjustment	are subject to adjustment on 4/01/16, and every t	three years thereafter with respect to cases commenced on or after the date of
		continuation sheets attached

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B6E (Official Form 6E) (04/13) - Cont.

In re Mathews Lorraine Mathews Case No. Debior Debior Marine Mathews Case No.

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

	1	т—-		<b>-</b>			Type of Priority i	or Claims Liste	d on This Sheet
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.  Credit Collection Services File#0804325053			05/0514	,1			4,209	3	
Account No. 080432505 Credit Control LC Filth Third Bank Account 16612607 Driginal Account 112	3	L	6/25-15	4			\$471.16		
Account No. P25469160 SPEEDY CASH 4648 S. CICERO Chicago, IC 60638		<u>ح</u>	08/20-13				369.76		
Account No. 656229408  CONED						0	76.00		
Sheet no of continuation sheets attached to So Creditors Holding Priority Claims	chedule	of	(Totals	Subtot of this p	als≯ page)	\$	\$		
	(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)								
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)									

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In re Loraine / Watthans/	Sennifer//Jaffhers Case No	
Debtor	Senotter / ) affect Case No.	
SCHEDULE F. CREDITA	3 11 6	(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority again the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name an address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fee R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marita community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data ..

Check this box if debtor has no	orodia.	1			011	ine stat	istical Summary of Certa
CREDITOR'S NAME,	Ciedito	rs nolding un	secured claims to report on this Sche	dule F.	· · · · ·		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 457 20426	,4				<u> </u>	_	
CHASE Bank				4			\$18633
ACCOUNT NO. 92/48/18/	7						
P.O BOX 769013	$\alpha$			2		4	4347
ACCOUNT NO. 13650	1						
Nation Wide Credit & Callection of POIRBONNELLI				1		13	3,47610
ACCOUNT NO. 35975867	7						
Direct TV ACCH #38044622				2			599,22
continuation sheets attached					ubtotal>	- \$	
Diversified Consult Creditor - Direct TV Agency ref# 359.7 Original Act# 3804. AMount \$629.22	tant 586 462	(Report also or	(Use only on last page of the comp I Summary of Schedules and, if applicable Summary of Certain Liabilities a	oleted Sch , on the S and Relat	Total≯ nedule F.) Statistical ed Data.)	\$	

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In re Larraine fet atthews hews,	Case No.
Debtor	Case No(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

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Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF NLIQUIDATED MAILING ADDRESS CODEBTOR CONTINGENT INCURRED AND **CLAIM** INCLUDING ZIP CODE, **JISPUTED** CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. 300.00 P452.30 7/3004/24 Subtotal> \$ continuation sheets attached Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re Lengther Matthews	Casa Na
Inre at enniter Mathews,	Case No.
Debtor	(if known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

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Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

and Related Data.. ☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY AMOUNT OF CREDITOR'S NAME, DATE CLAIM WAS JNLIQUIDATED CONTINGENT CODEBTOR CLAIM **INCURRED AND MAILING ADDRESS** DISPUTED INCLUDING ZIP CODE. CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. X ACCOUNT NO Subtotal> continuation sheets attached Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re	Lorraine Mathers	Case No.
	Debtor	(if known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO. 65 62294006.  COM ED ACCH # Credit Collection	4			8		-	Zin 981.93	
K-MART	9x			~			205,00	ı
ACCOUNT NO. 927663072 CITIBANK VISI	2			X			\$5, 7 19.E	3
ACCOUNT NO. 1282 Chex System 1705 Hudson Rdi Woodbury	A		C	$\prec$			787,æ	
ACCOUNT NO. 1284/0252 JBR JEWELRS	X			L			2,089.0	97 <u>5</u> )
Sheet noof continuation sheet to Schedule of Creditors Holding Unsecured Nonpriority Claims	ts attached	i			Subt	otal⊁	\$	
		(Report a	(Use only on last page of the also on Summary of Schedules and, if appl Summary of Certain Liabil	icable on	d Schedu the Stati	istical	\$	

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	Debtor	(if known)
In re	Another Mathews.	Case No.
B 6F (C	Official Form 6F) (12/07)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

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Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY AMOUNT OF CREDITOR'S NAME. DATE CLAIM WAS JNLIQUIDATED CONTINGENT CODEBTOR INCURRED AND **CLAIM** MAILING ADDRESS DISPUTED INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. 7/002 \$201.92 \$ 131.00 SACCH#2377433 Subtotal> Total≯ continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B 6F (Official Form 6F) (12/07) - Cont.	
Inre Jennyer / Xathaus	Case No.
Debtor	(if known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

				·,	·	·	y
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO 08049905460 O jedit Collection Service 2 Neils Avenue Newton, MA	9D			X			\$579,00
ACCOUNT NO.54243223182 FIETH THIRD BK		R)	ί	X			\$1,7179
ACCOUNT NO. 16612607 T.C. E. Bank Original Creditor #1112	X			メ		7	1,786.39
ACCOUNT NO. 478 20026/67 CHASE BANK	08) K	36o		ス			646.99
ACCOUNT NO. (326708600) GUARANYY BANK	4			4			\$ 12500
Sheet noofcontinuation she to Schedule of Creditors Holding Unsecured Nonpriority Claims		ched			Subt	otal≯	\$
	\$						

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In re	Case No.
Debtor	(if known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

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If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

and Related Data								
☐ Check this box if debtor has no	creditor	s holding uns	ecured claims to report on this Sched	ule F.				ı
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
PEOPLE GAS	X			ム		-(	2,560	0
ACCOUNT NO. 181619747 SPRINT				7			B.652.	30
ACCOUNT NO. 1272							OSK	
SOCIAL SOCIALY Administrat	X			X			(9,150	
ACCOUNT NO. 25 COST 34  ECHICATION	X 84			4			3,658.0	E)
	1		L	_L	Sub	total>	\$	
continuation sheets attached		(Report a	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liab	licable, or	ed Sched n the Sta	tistical	s	

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B 6F (Official Form 6F) (12/07) - Cont.

Inre Lerraine Matthews	Case No.
Debtor	(if known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
JEWAS FOOD	メ			4			\$0,05.00
ACCOUNT NO. 0252, CHASE Bank	7			4			\$ 450°E
ACCOUNT NO. 0252 TCZ Banko	ム			X			761.00
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no of continuation sh to Schedule of Creditors Holding Unsecure Nonpriority Claims		ched			Sub	total➤	\$
Nonpriority Claims  Total  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							

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B 6F (Official Form 6F) (12/07)	
In re TENNITE Matthews.	Case No.
Debtor	(if known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY AMOUNT OF DATE CLAIM WAS UNLIQUIDATED CREDITOR'S NAME, CONTINGENT CLAIM MAILING ADDRESS CODEBTOR INCURRED AND DISPUTED CONSIDERATION FOR INCLUDING ZIP CODE. AND ACCOUNT NUMBER CLAIM. IF CLAIM IS SUBJECT TO (See instructions above.) SETOFF, SO STATE. ACCOUNT NO. 2Subtotal> \$ continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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•	)Hiciai Form of) (12/U		/		
In re	Lorane	Matthews	Senniter, Matthews	Case No.	
	<del></del>	Debtor			(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 877 13004129	74	37					1,3/3.19
COM CAST   ACCI# 8798 2000	ø,			K			\$),313.19 \$560.00
87878884991172	A			<u> </u>			7 300
ACCOUNT NO. 108 385827 ACC+#D5 <b>5</b> 051621-01 ATENT U-VERSE AENT IN C	X			8			850,00
ACCOUNT NO. 877 13000416 COMCAST CONVERGENT ACCT RE39797092	12700 X			0			\$450.a
ACCOUNT NO. 926155753 Ll. S. Cellular AENT ACCH#054352	L 83301			X			\$1,219.81
ACCOUNT NO PERD ACCOUNT NO. 136627036 SCS ACCH#2377633 ATENT UTVERSE33 SUNTISE Cred ESVIS	X			X			\$ 130.00
Sheet no. of continuation sh to Schedule of Creditors Holding Unsecure Nonpriority Claims		ched			Sub	total➤	\$
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liab	olicable o	ed Sched n the Sta	tistical	\$

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In re\_\_\_\_\_\_\_, Case No. \_\_\_\_\_\_\_\_(if known)

B 6F (Official Form 6F) (12/07) - Cont.

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO. 52872965 CHECK RITE	X			4			\$268.0E	
ACCOUNT NO. 350005096 PEOPLE GAS ACCH #95000 706531816 PEOPLE GAS	×	هر		X			§3 ,089.69 \$1,47 80	
ACCOUNT NO. 5525330 ZALES LEWELRY MORTH RIVERSIDE	J			4			\$665.00	
TED GANN of Edu	J			1			7001,00	
ACCOUNT NO. 02524  VICTORIA SECRET  NOLTH HVERSIDE  ULLNUIS	<b>X</b>			 			\$1850	
Sheet no of continuation sl to Schedule of Creditors Holding Unsecure Nonpriority Claims		ached			Sub	ototal➤	\$	

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In re Lorraine/ Sensifer/ Mathetase No. (if known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO. 5525830 ZALES 7501 W. Ceritak North riverside, IL	X Rd			1			2,789.	æ)
Bank Of Amena Checking Acct	ž Z			4			1,949.70	9
Bank of Ayrence SAVINGS ACCH	<u>ل</u>						₹19760	D
COUNT NO 6562294077 COMED CBE GROUP PBBOK 2372	<i>,</i>	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					\$4,271.0	16
HEAHH PORT POBOX 409900 Allanta, SA 303	6 2 74						\$58.98	
Sheet no of continuation sh to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the also on Summary of Schedules and, if app		T ed Sched		\$	

Document

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B 6F (Official Form 6F) (12/07) - Cont.

Watthews Lorrane/Matthews Sennfer Case No. (if known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. AFN1, INC. ACC+# 055325810-01 Creditor Acc+# 232042161607ATET	d d		06/27-15				2,0B.34
PREMIER BK Earl Acot #5435	み		02/28-15				858,48
ACCOUNT NO.  Jefferson Capta Systems, LLC 24# 3078505589	しゅ		02/28-15				858,48
ACCOUNT NO. T-MODILE ACCH#949317435	d		07/16-2018	<b>)</b>			105,57
ACCOUNT NO.  FED LOAN ACCH# 250057397	<b>D</b> o	X	07/28-15				\$2.464.4
Sheet no. of continuation sh to Schedule of Creditors Holding Unsecure Nonpriority Claims		ched			Subt	otal⊁	\$
en e		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable o	ed Sched n the Stat	tistical	\$

Fill in this information to identify	your case:				
Debtor 1 Lorraine	MinderName (1.0)	attherns	15		
Debtor 2 Jenniter (Spouse, if filing) First Name	Jeanette Middle Name	Last Name	2		
United States Bankruptcy Court for the:					
Case number(if known)			Check if thi		
				nded filing ement showing post-petition	
				13 income as of the following date:	
Official Form B 6I			MM / DD /	YYYY	
Schedule I: You	ır İncome			12/13	
supplying correct information. If yo	ou are married and not fili se is not filing with you, o top of any additional pag	ing jointly, and your do not include inforr	spouse is living with yo nation about your spou	2), both are equally responsible for ou, include information about your spot se. If more space is needed, attach a lown). Answer every question.	ıse.
Fill in your employment information.		Debtor 1		Debtor 2 or non-filing spouse	
If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed Not employed		Employed Not employed	
Include part-time, seasonal, or self-employed work.	C				
Occupation may Include student or homemaker, if it applies.	Occupation				
	Employer's name				
	Employer's address	Number Street		Number Street	
		City	State ZIP Code	City State ZIP Code	
	How long employed the	•			
Part 2: Give Details About	Monthly Income				
Estimate monthly income as of spouse unless you are separated If you or your non-filing spouse he below. If you need more space, a	ave more than one employe	er, combine the inform		te \$0 in the space. Include your non-filing r that person on the lines	
1			For Debtor 1	For Debtor 2 or non-filing spouse	
List monthly gross wages, sal deductions). If not paid monthly,			2. \$	\$_ <u>O</u>	
3. Estimate and list monthly ove	rtime pay.		3. +\$	+ \$	
4. Calculate gross income. Add li	ne 2 + line 3.		4. \[ \\$	\$	

Yes. Explain:

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First Name Middle Name Last Name		Case number (if know.	n)	
		For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	<b>&gt;</b> 4.	\$	\$	
List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$	£ \$	
5b. Mandatory contributions for retirement plans	5b.	\$	\$	
5c. Voluntary contributions for retirement plans	5c.	\$	\$	
5d. Required repayments of retirement fund loans	5d.	sA_/	\$	
5e. Insurance	5e.	\$	\$	
5f. Domestic support obligations	5f.	\$	\$	
5g. Union dues	5g.	\$	\$	
5h. Other deductions. Specify:	5h.	+\$	+ \$	
. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$	1 s	
Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	<b>/</b>	
List all other income regularly received:		*		
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	\$	
8b. Interest and dividends	8b.	\$	\$	
8c. Family support payments that you, a non-filing spouse, or a depende regularly receive	ent	Å		
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	/ <del>/                                  </del>	
8d. Unemployment compensation	8d.	\$	/\$	
8e. Social Security	8e.	\$	/ \$	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	nce 8f.	s/	\$	
8g. Pension or retirement income	8g.	\$	<u> </u>	
8h. Other monthly income. Specify:	8h.	+\$/	+\$	
Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	\$/	
Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$+	-         =	\$
State all other regular contributions to the expenses that you list in Scheolinclude contributions from an unmarried partner, members of your household, other friends or relatives.			nmates, and	
Do not include any amounts already included in lines 2-10 or amounts that are	not av	vailable to pay expens	es listed in Schedule J.	
Specify:			11. <b>+</b>	* \$
Add the amount in the last column of line 10 to the amount in line 11. The	result	t is the combined mon	thly income.	
Write that amount on the Summary of Schedules and Statistical Summary of C				\$
				Combined monthly inco
3. Do you expect an increase or decrease within the year after you file this	form?	•		
(EZHN)				

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Debtor 1 Debtor 2 (Spouse, if filing) United States Bankruptcy Court for the Case number (if known)  Official Form B 6J	Middle Name  Middle Name  Middle Name  Middle Name  Middle Name	A supple expense MM / DD A separa	nded filing ement showing post es as of the following	g date: 2 because Debtor 2
Schedule J: Yo	ur Expenses			12/13
1. Is this a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in a  No  Yes. Debtor 2 must f	separate household? ile a separate Schedule J.			
Do you have dependents?  Do not list Debtor 1 and	No Yes. Fill out this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Debtor 2.  Do not state the dependents' names.	each dependent			Yes No Yes Yes Yes Yes Yes Yes Yes Yes
3. Do your expenses include expenses of people other than yourself and your dependents?	No Yes			
Estimate your expenses as of you	oing Monthly Expenses or bankruptcy filing date unless you a onkruptcy is filed. If this is a suppleme			
Include expenses paid for with no	on-cash government assistance if you		Your expe	enses
	expenses for your residence. Include	,	4. \$ 5 Z	50.00
If not included in line 4:			^	
4a. Real estate taxes			4a. \$	
4b. Property, homeowner's, or	renter's insurance		4b. \$	
4c. Home maintenance, repair	, ,		4c. \$	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
4d Hamaaymar's accomintion	or condominium duce		Ad \$ [ ]	

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Find Name Middle Name Last Name

Case number (# known)

			Your expenses
		0.000	manufactures establishment consideration con
5.	Additional mortgage payments for your residence, such as home equity loans	5.	
6.	Utilities:		95.00
	6a. Electricity, heat, natural gas	6a.	\$
	6b. Water, sewer, garbage collection	6b.	\$ <u>  0</u>
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$ 150,00
	6d. Other. Specify:	6d.	\$
7.	Food and housekeeping supplies	7.	\$ 300.00
8.	Childcare and children's education costs	8.	\$ (10.00)
9.	Clothing, laundry, and dry cleaning	9.	\$ 50.00
10.	Personal care products and services	10.	\$ 50.00
11.	Medical and dental expenses	11.	\$
12.	Transportation. Include gas, maintenance, bus or train fare.	40	\$
	Do not include car payments.	12.	
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	
14.	Charitable contributions and religious donations	14.	<b>\$</b>
15.	Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.		<b>4</b> 0
	15a. Life insurance	15a.	\$
	15b. Health insurance	15b.	\$_ <u></u>
	15c. Vehicle insurance	15c.	\$
	15d. Other insurance. Specify:	15d.	\$
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:	16.	\$
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$_ <u>()</u>
	17b. Car payments for Vehicle 2	17b.	\$
	17c. Other. Specify:	17c.	\$
	17d. Other. Specify:	17d.	\$
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form B 6I).	18.	\$_ <u>O</u>
19.	Other payments you make to support others who do not live with you.  Specify:	19.	<u>\$</u>
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income		$\sim$
	20a. Mortgages on other property	20a.	\$
	20b. Real estate taxes	20b.	\$_ <u>U</u>
	20c. Property, homeowner's, or renter's insurance	20c.	\$ ()
	20d. Maintenance, repair, and upkeep expenses	20d.	\$
	20e. Homeowner's association or condominium dues	20e.	\$ <u> </u>

V	Case 15-35408	Doc 1 Filed 10/19/15  Matheward	Entered 10/19/15 11:2 Page 35 of 53	22:06	Desc Main
Debtor 1	First Name Middle Name	teanetle Matthew	Case number (if known	)	
21. Other	. Specify:	TA		21. +	<u>6</u>
	monthly expenses. Add lines sult is your monthly expenses.	4 through 21.		22.	1,090
	ate your monthly net income			23a.	\$
	Copy line 12 ( <i>your combined m</i> Copy your monthly expenses fr	onthly income) from Schedule I. om line 22 above.		23b	\$
	Subtract your monthly expense The result is your monthly net in			23c.	\$
24. <b>Do yo</b>	u expect an increase or decr	ease in your expenses within the	year after you file this form?		
For ex mortga	ample, do you expect to finish age payment to increase or dec	paying for your car loan within the y crease because of a modification to	ear or do you expect your the terms of your mortgage?		
No Ye		the College Segment of Security Security Segment of the Segment Segmen	ann ann airthean ann airte a' a' mha mhairt a ta bh ig ag ann ann an an ann ag a an migh ch airthean a		
<del></del> -					

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B6 Declaration (Official Form 6 - Declaration) (12/07)

Lorrane Mathews

In re Lenn Let J. Mathews

Debtor

Case No.	
	(if known)

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read t y knowledge, information, and belief.	the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of
Date 09/22-15	Signature Larraire Matthous
09-22-15	Signature Jenyfer J. Mathew
	(Soint Debtor, is any)  [If joint case, both spouses must sign.]
DECLARATION AND SIGNATE	URE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
ne debtor with a copy of this document and the notices and romulgated pursuant to 11 U.S.C. § 110(h) setting a maximum.	aptropretition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided dinformation required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been mum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum tor or accepting any fee from the debtor, as required by that section.
rinted or Typed Name and Title, if any, f Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
the bankruptcy petition preparer is not an individual, sta ho signs this document.	ate the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
ddress	
uuress	
Signature of Bankruptcy Petition Preparer	Date
ames and Social Security numbers of all other individuals	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
•	lditional signed sheets conforming to the appropriate Official Form for each person.
bankruptcy petition preparer's failure to comply with the prov 3 U.S.C. § 156.	visions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENA	ALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the[ti artnership ] of the ad the foregoing summary and schedules, consisting of nowledge, information, and belief.	he president or other officer or an authorized agent of the corporation or a member or an authorized agent of the  [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have of sheets (Total shown on summary page plus I), and that they are true and correct to the best of my
ate	Cimpotana.
	Signature:
	[Print or type name of individual signing on behalf of debtor.]
An individual signing on behalf of a partnership or co	rporation must indicate position or relationship to debtor.]
	perty: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

# UNITED STATES BANKRUPTCY COURT

In ro: Jennifer J. Mathews	Case No.
Debtor	(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business



State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 2. Income other than from employment or operation of business



State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

SOURCE

#### 3. Payments to creditors

#### Complete a. or b., as appropriate, and c.



a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF

AMOUNT

AMOUNT

**PAYMENTS** 

PAID

STILL OWING



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF

AMOUNT

**AMOUNT** STILL

PAYMENTS/ **TRANSFERS** 

PAID OR VALUE OF

**OWING** 

TRANSFERS

Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.



c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one** year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY 3

#### Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

NAME AND ADDRESS

OF ASSIGNEE

DATE OF

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

NAME AND LOCATION

DATE OF ORDER

DESCRIPTION

4

OF CUSTODIAN

OF COURT

CASE TITLE & NUMBER

AND VALUE Of PROPERTY

#### Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF PERSON

OR ORGANIZATION

RELATIONSHIP

TO DEBTOR,

IF ANY

DATE

OF GIFT

DESCRIPTION AND VALUE

OF GIFT

### 8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

BY INSURANCE, GIVE PARTICULARS

1 LOST everything in a Lire I had no

Renters Insurance

### 9. Payments related to debt counseling or bankruptcy



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 5

#### 10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED



b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

#### 11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER,

IF ANY

#### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

#### 14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor



If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

6

#### 7

#### 16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

**ENVIRONMENTAL** 

LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

**ENVIRONMENTAL** 

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

## 18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

8

other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

**ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements



a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

9



c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

**ADDRESS** 



d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

#### 20. Inventories



a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)



b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders



a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST PERCENTAGE OF INTEREST



If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders



a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

**ADDRESS** 

DATE OF WITHDRAWAL



b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION

AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

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B7 (Official Form	7) (04/13)
	are under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs by attachments thereto and that they are true and correct.
Date	09-22-15 Signature of Debtor Lance Malhour
Date	09/22-65 Signature of Joint Debtor (if any) Jenselle Matthe
[If com	pleted on behalf of a partnership or corporation]
	e under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments and that they are true and correct to the best of my knowledge, information and belief.
Date	Signature
	Print Name and Title
	[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]
	continuation sheets attached
Pe	nalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
DECL	ARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and 342(b); and, (3) if i	enalty of perjury that: (1) 1 am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(b), and rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from red by that section.
Printed or Typed	Name and Title, if any, of Bankruptcy Petition Preparer Social-Security No. (Required by 11 U.S.C. § 110.)
	etition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, or partner who signs this document.
Address	
Signature of Bank	cruptcy Petition Preparer Date
Names and Social-s not an individual:	Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is
If more than one pe	rson prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person
	tion preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in nent or both. 18 U.S.C. § 156.

B 8 (Official Form 8) (12/08)

# UNITED STATES BANKRUPTCY COURT

In re Fenny for J. Marthews	Case No.
Debtor	Chapter 7

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A** – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one):  ☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain using 11 U.S.C. § 522(f)).	(for example, avoid lien
Property is (check one):  Claimed as exempt	1 Not claimed as exempt
Property No. 2 (if necessary)	
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one):  ☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain using 11 U.S.C. § 522(f)).	(for example, avoid lien
Property is (check one):  Claimed as exempt	Not claimed as exempt

Page 2

B 8 (Official Form 8) (12/08)

**PART B** – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
	Describe Leased Property:

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date:

Signature of Debtor

Alexager Matthews

Signature of Joint Debtor

B 8 (Official Form 8) (12/08)

Page 3

# CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

# PART A - Continuation

Property No.				
Creditor's Name:	was a second of the second of	Describe Prop	perty Securing Debt:	
Property will be (check one):	☐ Retained		MATERIAL STATE OF THE STATE OF	
If retaining the property, I intend to	(check at least one):			
☐ Redeem the property				
☐ Reaffirm the debt		(for a	rounds avaid lian	
Other. Explain		(10r ex	kample, avoid lien	
using 11 U.S.C. § 522(f)).				
Duran autor in the stands				
Property is (check one):  Claimed as exempt	п	Not claimed as	s evemnt	
1				
PART B - Continuation				
	<b>1</b>			
Property No.			T	
Lessor's Name:	Describe Lease	d Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO	
<u> </u>				
Property No.	<b></b>			
Lessor's Name:	Describe Lease	ed Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):	

Case 15-35408

Doc 1

Filed 10/19/15

Entered 10/19/15 11:22:06

Desc Main

B 201B (Form 201B) (12/09)

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# UNITED STATES BANKRUPTCY COURT

In re <u>Fennifer</u> Mathews/
Debtor

Case No.

# CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

## **Certification of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy

Code.

Lorraine Mathews

Jennifor Mathews

Printed Name(s) of Debtor(s)

Case No. (if known)

Signature of Debtor

X Januar Dathow 09/22-15

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="https://doi.org/10.2006/journal.org/10.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

**Chapter 7:** Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

Form B 201A, Notice to Consumer Debtor(s)

Page 2

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy">http://www.uscourts.gov/bkforms/bankruptcy</a> forms.html#procedure.